

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Michelle Heim
George Stefnic
Debtors

Case No. 16-05102-JJT
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-5

User: MMchugh
Form ID: 318

Page 1 of 2
Total Noticed: 34

Date Rcvd: Apr 04, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 06, 2017.

db/jdb
4866433 +Michelle Heim, George Stefnic, 923 West Market Street, Pottsville, PA 17901-2816
4866438 +Atherotech Inc, POB 1118, Birmingham, AL 35201-1118
4866438 +CTF Warranty Corp, 303 North 12th Street, Pottsville, PA 17901-2255
4866435 +Central Credit Audit, 100 N 3rd St, Sunbury, PA 17801-2367
4866436 +Chase Mortgage, PO Box 24696, 3415 Vision Drive, Columbus, OH 43219-6009
4866437 +Comenitycapital/bosco, Comenity Bank, Po Box 182125, Columbus, OH 43218-2125
4866439 +Eastern Acct System, Attn Bankruptcy Dept, POB 837, Newtown, CT 06470-0837
4866440 +Eastern Emergency Physicians, POB 37760, Philadelphia, PA 19101-5060
4866442 +First Federal Credit, 24700 Chagrin Blvd, Ste 205, Beachwood, OH 44122-5662
4866443 +Greater Pottsville Sewer, 401 North Center Street, #3, Pottsville, PA 17901-1745
4866444 +Hamilton Law Group, Po Box 90301, Allentown, PA 18109-0301
4866446 +Manufacturers & Trades, POB 24696, Columbus, OH 43224-0696
4866452 +PP & L, 2 North 9th Street, Allentown, PA 18101-1179
4886582 +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
4866447 +Penn Credit, 916 S 14th Street, PO Box 988, Harrisburg, PA 17108-0988
4866449 +Pottsville Emergency Physicians, P.O. Box 12700, Oklahoma City, OK 73157-2700
4866450 +Pottsville Internist, 106 S. Claude A Lord Blvd, Pottsville, PA 17901-3602
4866451 +Pottsville Radiology, POB 371863, Pittsburgh, PA 15250-7863
4866453 +Quest Diagnostics, POB 740775, Cincinnati, OH 45274-0775
4866454 +Sch. Cty Municipal Authority, 221 South Center Street, Pottsville, PA 17901-3506
4866456 +Schuylkill County Sheriff, 401 N. Second Street, Pottsville, PA 17901-1756
4866457 +Schuylkill Medical Center East, 700 E. Norwegian Street, Pottsville, PA 17901-2798
4866458 +Schuylkill Medical Center South, 420 South Jackson Street, Pottsville, PA 17901-3692
4866459 Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
4866462 +US Bank National Assoc, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203-4774
4866464 Washington Mutual, Chase Records, 700 Kansas Lane, Crowville, LA 71230

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +E-mail/Text: wschwab@ig7technology.com Apr 04 2017 19:11:38 William G Schwab (Trustee),
William G Schwab and Associates, 811 Blakeslee Blvd Drive East, PO Box 56,
Lehigh, PA 18235-0056
4866434 +EDI: CACINC.COM Apr 04 2017 19:08:00 CACI, P.O. Box 270480, Saint Louis, MO 63127-0480
4866441 +E-mail/Text: bknotice@erccollections.com Apr 04 2017 19:11:24 Enhanced Recovery Corp,
8014 Bayberry Road, Jacksonville, FL 32256-7412
4866448 +EDI: RESURGENT.COM Apr 04 2017 19:08:00 Pinnacle Credit, POB 640, Attn: Bankruptcy,
Hopkins, MN 55343-0640
4866455 +E-mail/Text: atoomey@co.schuylkill.pa.us Apr 04 2017 19:11:30 Schuylkill County Courthouse,
Prothonotary's Office, 401 North Second Street, Pottsville, PA 17901-1756
4866460 E-mail/Text: tidewaterlegalebn@twcs.com Apr 04 2017 19:11:19 Tidewater Finance Co,
6520 Indian River Road, Virginia Beach, VA 23464
4866461 +E-mail/Text: bankruptcydepartment@tsico.com Apr 04 2017 19:11:35 Transworld Sys Inc/99,
507 Prudential Rd, Horsham, PA 19044-2308
4866463 +EDI: VERIZONEAST.COM Apr 04 2017 19:08:00 Verizon Bankruptcy Admin, 500 Technology Drive,
Ste 550, Weldon Springs, MO 63304-2225

TOTAL: 8

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

4892687 PPL Electric Utilities, Customer Services, 827 Hau
cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
4866445 ##+Integrated Medical Group, 48 Tunnel Road, Pottsville, PA 17901-3885

TOTALS: 1, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 06, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 4, 2017 at the address(es) listed below:

James Warmbrodt on behalf of Creditor U.S. Bank, National Association, as Indenture Trustee
for the AFC Mortgage Loan Asset Backed Notes, Series 2000-4 bkgroup@kmlawgroup.com
Robert M. Reedy on behalf of Debtor Michelle Heim robert@attyreedy.com,
bill_crown@hotmail.com;attyreedy@yahoo.com
Robert M. Reedy on behalf of Joint Debtor George Stefnic robert@attyreedy.com,
bill_crown@hotmail.com;attyreedy@yahoo.com
United States Trustee ustpreion03.ha.ecf@usdoj.gov
William G Schwab (Trustee) schwab@uslawcenter.com,
wschwab@iq7technology.com;ecf@uslawcenter.com

TOTAL: 5

Information to identify the case:

Debtor 1 Michelle Heim
First Name Middle Name Last Name

Debtor 2 George Stefnic
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-1728**

EIN ---

Social Security number or ITIN **xxx-xx-9113**

EIN ---

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **5:16-bk-05102-JJT****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Michelle Heim

George Stefnic

**By the
court:**April 4, 2017Honorable John J. Thomas
United States Bankruptcy Judge

By: MMchugh, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.